

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION

In Re:
Claude Franklin Garner, Jr.
2872 MCPHERSON ROAD
ROSWELL, GA 30075

Chapter 13
Case No.: G05-30449-REB

SSN (1): XXX-XX-2425

TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy J. Whaley, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares under penalty of perjury as follows:

The case was filed on October 12, 2005.
The plan was confirmed on December 15, 2005.
The case was COMPLETED AS A 36 MONTH BASE PLAN on November 04, 2008.
Number of months from filing to last payment: 36
Number of months case was pending: 37
Dividend to unsecured creditors: 34.21%

RECEIPTS:

Total paid by or on behalf of the debtor(s): \$20,376.00

EXPENSES OF ADMINISTRATION DISBURSED BY TRUSTEE:

ATTORNEY FEE:

Corine R. Rutzke
Fees paid by debtor: \$900.00
Fees paid through plan: \$1,600.00
Total Attorney's Fees: \$2,500.00

TRUSTEE FEE:

Amount Paid: \$969.56

DISBURSEMENTS TO CREDITORS:

UNSECURED:

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM SCHEDULED</u>	<u>CLAIM ASSERTED</u>	<u>PRINCIPAL PAID</u>	<u>INTEREST PAID</u>	<u>PRINCIPAL + INTEREST</u>
Account Management Services	U	\$24,052.04	\$15,541.81	\$5,316.30	\$0.00	\$5,316.30
AMERICAN EXPRESS TRAVEL RE	U	\$5,494.12	\$5,700.12	\$1,949.73	\$0.00	\$1,949.73
ASSET ACCEPTANCE LLC	U	\$12,663.08	\$12,870.75	\$4,402.44	\$0.00	\$4,402.44
CAPITAL ONE BANK	U	\$5,001.85	\$3,260.54	\$1,115.27	\$0.00	\$1,115.27
WACHOVIA BANK, N.A.	U	\$14,684.12	\$14,684.12	\$5,022.70	\$0.00	\$5,022.70
UNSECURED TOTALS:		\$61,895.21	\$52,057.34	\$17,806.44	\$0.00	\$17,806.44

SUMMARY OF DISBURSEMENTS TO CREDITORS:

TOTALS

UNSECURED	\$17,806.44
TRUSTEE FEE	\$969.56
ATTORNEY FEE	\$1,600.00
FILING FEE	
TOTAL DISBURSEMENTS	\$20,376.00
TOTAL RECEIPTS	\$20,376.00

The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed.

Dated: December 17, 2008

/s/ _____

Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue, NE
Suite 120
Atlanta, GA 30303

CERTIFICATE OF SERVICE

Case No: G05-30449-REB

This is to certify that I have this day served:

Corine R. Rutzke, ATTORNEY
6445 Powers Ferry Road, SW
Suite 265
Atlanta, GA 30339

Claude Franklin Garner, Jr.
2872 MCPHERSON ROAD
ROSWELL, GA 30075

In the foregoing matter with a copy of the Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

Dated: December 17, 2008

/s/ _____
Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue, NE
Suite 120
Atlanta, GA 30303
678-992-1201